

ABSTRAK

Penelitian ini bertujuan untuk mengetahui kebijakan dan implementasi strategi anti *fraud* pada PT Bank UOB Indonesia. Objek dari penelitian ini adalah *Divisi Integrated Fraud Management*. Penelitian ini dilakukan dengan metode penelitian kualitatif studi kasus dan menggunakan teknik analisis data Miles and Huberman. Teknik pengumpulan data dalam penelitian ini adalah observasi berperan serta (*participant observation*), wawancara mendalam (*in depth interview*) dan dokumentasi. Pemilihan informan dilakukan dengan pertimbangan dan tujuan tertentu. Hasil penelitian menunjukkan bahwa kebijakan dan implementasi strategi Anti *Fraud* sudah dilaksanakan sesuai dengan Surat Edaran Bank Indonesia No.13/28/DPNP tanggal 9 Desember 2011 tentang Penerapan Strategi Anti *Fraud* bagi Bank Umum, namun masih terdapat kekurangan yang disebabkan oleh kendala dalam implementasinya yaitu kurangnya kesadaran pegawai untuk melaporkan semua indikasi kecurangan, rotasi pegawai yang sangat minim, seringkali informasi akan adanya *surprise audit* tidak dapat dirahasiakan, serta pola rekrutmen yang diterapkan oleh PT Bank UOB Indonesia tidak menyertakan materi tentang kesadaran *fraud*. Peningkatan yang dapat dilakukan PT Bank UOB Indonesia yaitu diterapkannya sistem *reward* berupa promosi atas partisipasinya telah berkomitmen sungguh – sungguh dalam menjaga budaya anti *fraud*, manajemen dapat meninjau kembali mengenai kebijakan rotasi pegawai, tim auditor baik internal maupun eksternal yang ditugaskan pada kantor cabang/capem dapat mempersiapkan akomodasi secara terpusat, serta pola rekrutmen pegawai baru menyertakan materi tentang kesadaran *fraud*.

Kata kunci : Kebijakan, Implementasi Strategi Anti *Fraud*, Divisi *Integrated Fraud Management*, Kendala Implementasi Strategi Anti *Fraud*, Peningkatan Implementasi Strategi Anti *Fraud*.

ABSTRACT

This research aimed to find out the policy and implementation of anti-fraud strategy of PT Bank UOB Indonesia. While, the population was Integrated Fraud Management division. Moreover, the research was qualitative with case study as the approach. Meanwhile, the data analysis technique used Miles and Huberman. Furthermore, the instrument in data collection technique used participant observation, in-depth interview and documentation. Additionally, respondents were chosen with certain consideration and objective. In addition, the research result concluded policy and anti-fraud strategy had been implemented according to Circular Letter of Bank of Indonesia No.13/28/DPNP, on December 9th 2011 about implementation of anti-fraud strategy for Conventional Bank. However, there was lack of its implementation, i.e. lack of employees' awareness in reporting all fraud indication, very minimum of employees' rotation, more information on surprise audit which uncovered, also recruitment pattern which was implemented by PT Bank UOB Indonesia did not submit material about the fraud awareness. Therefore, PT Bank UOB Indonesia could implement reward system in which in the form of promotion, for employees in having their willingness to maintain anti-fraud culture. Besides, the management could reconsider the policy of rotating the employees. Then, auditor team either internal or external who worked in branch offices/supporting branch could prepare their accommodation centralized. Also, the management had to reconsider to add material of fraud awareness in new employees' recruitment pattern.

Keywords: Policy, Implementation of Anti-Fraud Strategy, Integrated Fraud Management Division, Lack of Implementation of Anti-Fraud Strategy, Increase of Implementation of Anti-Fraud Strategy



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